

In re:  
Charles Pernell Riddick, Jr.  
Jennifer Lori Riddick  
Debtors

Case No. 23-10296-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Feb 07, 2023

Form ID: 309I

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Charles Pernell Riddick, Jr., Jennifer Lori Riddick, 239 East Lynnwood St, Allentown, PA 18103-5167
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14753047	+ ADS/Comenity/Boscov, PO Box 182120, Columbus, OH 43218-2120
14753048	+ Campbell Rappold & Yurasits LLP, 1033 South Cedar Crest Blvd, Allentown, PA 18103-5494
14753050	+ ComeityaBank/Comenity, PO Box 182789, Columbus, OH 43218-2789
14753051	+ Dedicated Financial CSC, 1970 Oakcrest Ave - Ste 217, Saint Paul, MN 55113-2624
14753052	+ First Commonwealth FCU, 6126 Hamilton Blvd, Suite 100, Allentown, PA 18106-9711
14753053	+ John Yurconic, 5910 Hamilton Blvd, Allentown, PA 18106-8943
14753054	+ Legacy Trans LLC, 239 E Lynnwood Street, Allentown, PA 18103-5167
14753057	+ McKenzie Capital, 3390 Mary St, Miami, FL 33133-5258
14753059	+ North Mill Equipment Finance LLC, 601 Merrill 7 - Ste 5, Norwalk, CT 06851-1097
14753062	Revco Solutions Inc, PO Box 2724, Columbus, OH 43216-2724
14753070	Vivian A. Riddick, 20006 Aviation Way - Unit D, Redondo Beach, CA 90278

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Feb 08 2023 00:15:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 08 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 08 2023 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Feb 08 2023 00:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14753046	+ EDI: WFNNB.COM	Feb 08 2023 05:19:00	ADS/Comenity/BJSClub, PO Box 182120, Columbus, OH 43218-2120
14753049	+ EDI: CAPITALONE.COM	Feb 08 2023 05:19:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14753055	^ MEBN	Feb 08 2023 00:10:57	Mariner Finance, 5802 E Virginia Beach Blvd, Norfolk, VA 23502-2483
14753056	+ Email/Text: info@maximcc.com	Feb 08 2023 00:15:00	Maxim Commercial Capital, 11620 Wilshire Blvd - Ste 540, Los Angeles, CA 90025-1778
14753058	Email/Text: unger@members1st.org	Feb 08 2023 00:15:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
14753060	Email/Text: clientservices@paramountrecovery.com		

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Feb 07, 2023

Form ID: 309I

Total Noticed: 32

14753061	EDI: PRA.COM	Feb 08 2023 00:15:00	Paramount Recovery Systems, PO Box 23369, Waco, TX 76702
14753569	EDI: PENNDEPTREV	Feb 08 2023 05:19:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14753569	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14753063	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 08 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14753065	+ EDI: RMSC.COM	Feb 08 2023 00:15:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14753064	+ Email/Text: DeftBkr@santander.us	Feb 08 2023 05:19:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
14753066	+ EDI: WTRRN BANK.COM	Feb 08 2023 00:15:00	Santander Bank NA, 450 Penn St, Reading, PA 19602-1011
14753067	+ EDI: CITICORP.COM	Feb 08 2023 05:19:00	TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14753068	Email/Text: bknotice@upgrade.com	Feb 08 2023 05:19:00	The Home Depot - CitiBank, PO Box 6497, Sioux Falls, SD 57117-6497
14753069	+ EDI: LCIUPSTART	Feb 08 2023 00:15:00	Upgrade Inc, 2 N Central Ave - Fl 10, Phoenix, AZ 85004
		Feb 08 2023 05:19:00	Upstart Network Inc, 2950 South Delaware St, San Mateo, CA 94403-2580

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14753071		Willie O. Riddick, Address Unknown, Allentown, PA

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Feb 07, 2023

Form ID: 309I

Total Noticed: 32

on behalf of Joint Debtor Jennifer Lori Riddick claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

CHARLES LAPUTKA

on behalf of Debtor Charles Pernell Riddick Jr. claputka@laputkalaw.com, jen@laputkalaw.com;jbolles@laputkalaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1:	Charles Pernell Riddick Jr.		Social Security number or ITIN: xxx-xx-4420
	First Name	Middle Name	Last Name
Debtor 2:	Jennifer Lori Riddick		Social Security number or ITIN: xxx-xx-7958
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 1/31/23
Case number:	23-10296-pmm		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Charles Pernell Riddick Jr.	Jennifer Lori Riddick
<b>2. All other names used in the last 8 years</b>	aka Charles Pernell Riddick Jr	
<b>3. Address</b>	239 East Lynnwood St Allentown, PA 18103	239 East Lynnwood St Allentown, PA 18103
<b>4. Debtor's attorney</b> Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Contact phone (610) 477-0155 Email: claputka@laputkalaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 2/7/23

**For more information, see page 2**

**The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.**

**Filing deadline: 5/6/23**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 4/11/23**

**Filing deadline: 7/30/23**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**4/20/23 at 10:00 AM** , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.